

# **Global Health Insurance Market, By Type of Insurance Provider (Public, Private, Standalone Health Insurers), By Type of Coverage (Individual v/s Family), By Term of Coverage (Term v/s Lifetime), By Mode of Purchase (Direct Company Representatives, Online Portal, Insurance Agent), By End Users (Minors, Adults, Senior Citizens), By Region, Competition, Forecast & Opportunities, 2026**

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## **Abstracts**

The global health insurance market was valued USD1721 billion in 2020 and is forecast to grow at CAGR of 8.55%. The global health insurance market is driven by the growing prevalence of chronic diseases such as diabetes, cardiovascular diseases, renal disorders, cancer, among others, and has drastically increased the patient pool and rate of hospitalization. This in turn increases the healthcare expenditure incurred by the patients, thereby increasing the demand for healthcare policies covering critical illnesses and treatments. Additionally, mandates about health insurance of employees in different private and public sectors are further expected to fuel the market growth. Furthermore, the sudden outbreak and spread of the COVID-19 pandemic has made many health insurance policy provider companies expand coverage for the disease in healthcare policies, especially in the United States. Also, Chinese healthcare insurance provider companies are now providing coverage for the after-effects of COVID-19 in their insurance plans as it has been identified that the disease causes long-term organ damages. Moreover, the adoption of advanced techniques and treatment options in the healthcare industry is further expected to create lucrative opportunities for the market growth through 2026F.

The unhealthy lifestyle patterns of people have resulted in an increase in the number of people suffering from chronic illnesses and an increase in the number of road accidents, and healthcare costs such as high medication costs, among other things. The expansion of the global health insurance sector has been fueled by rising GDP in many countries. Increased demand for health insurance has resulted from increasing costs of quality healthcare and medical services, especially in private hospitals. If a person does not have benefits, hospital care expenses are enough to deplete a person's savings. This necessitates the purchase of health insurance.

The global health insurance market is segmented into type of insurance provider, type of coverage, term of coverage, mode of purchase, end-users, company and region. Based on type of insurance providers, the global health insurance market can be categorized into public, private, and standalone health insurers. Among these, the public segment is expected to dominate the market since they provide affordable treatment options which do not include extra deductibles. Based on the term of coverage, the market can be grouped into lifetime and term. Out of these, the lifetime segment is expected to dominate the market owing to the growing prevalence of chronic diseases.

In terms of region, the global health insurance market has been segmented into Asia-Pacific, North America, South America, Europe, and Middle East & Africa. Among these regions, Asia-Pacific is expected to witness significant growth in the overall health insurance market owing to the increasing healthcare expenditure and expensive health facilities in the region. Additionally, increasing demand for health insurance policies, especially in countries like China and India, is expected to drive the market in highly populated countries over the coming years.

Major players operating in the global health insurance market include UnitedHealth Group, CVS Health, Anthem Inc., Cigna Corporation, Allianz Group, AXA Equitable Life Insurance Company, and others. The companies are developing advanced technologies and launching new services to stay competitive in the market. Other competitive strategies include mergers & acquisitions and new service developments.

Years considered for this report:

Historical Years: 2016-2019

Base Year: 2020

Estimated Year: 2021E

Forecast Period: 2022F-2026F

#### Objective of the Study:

To analyze the historical growth in the market size of the global health insurance market from 2016 to 2020.

To estimate and forecast the market size of the global health insurance market from 2021E to 2026F and growth rate until 2026F.

To classify and forecast global health insurance market based on type of insurance provider, type of coverage, term of coverage, mode of purchase, end users, company and regional distribution.

To identify dominant region or segment in the global health insurance market.

To identify drivers and challenges for global health insurance market.

To examine competitive developments such as expansions, new product launches, mergers & acquisitions, etc., in global health insurance market.

To identify and analyze the profile of leading players operating in global health insurance market.

To identify key sustainable strategies adopted by market players in global health insurance market.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of service providers across the globe. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the service providers which could not be identified due to the limitations of secondary research. TechSci Research analyzed the service providers, vendors and presence of all major players across the globe.

TechSci Research calculated the market size of global health insurance market using a bottom-up approach, wherein data for various end-user segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated through analyzing historical data of these product types and applications for getting an appropriate, overall market size. Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations and financial reports were also studied by TechSci Research.

#### Key Target Audience:

Health insurance service providers, vendors and other stakeholders

Government bodies such as regulating authorities and policy makers

Organizations, forums and alliances related to health insurance

Market research and consulting firms

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as service providers, vendors, partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

#### Report Scope:

In this report, global health insurance market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

#### Global Health Insurance Market, By Type of Insurance Provider:

Public

Private

Standalone Health Insurers

Global Health Insurance Market, By Type of Coverage:

Individual

Family

Global Health Insurance Market, By Term of Coverage:

Lifetime

Term

Global Health Insurance Market, By Mode of Purchase:

Insurance Agent

Direct Company Representatives

Online Portal

Global Health Insurance Market, By End Users:

Adults

Minors

Senior Citizens

Global Health Insurance Market, By Region:

North America

United States

Canada

Mexico

Asia-Pacific

China

India

Japan

South Korea

Australia

Europe

Germany

United Kingdom

France

Italy

Spain

Netherlands

South America

Brazil

Argentina

Colombia

Middle East & Africa

Saudi Arabia

UAE

South Africa

Kuwait

## Competitive Landscape

**Company Profiles:** Detailed analysis of the major companies present in global health insurance market.

## Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

## Company Information

Detailed analysis and profiling of additional market players (up to five).

## Contents

### 1. PRODUCT OVERVIEW

### 2. RESEARCH METHODOLOGY

### 3. IMPACT OF COVID-19 ON GLOBAL HEALTH INSURANCE MARKET

### 4. EXECUTIVE SUMMARY

### 5. VOICE OF CUSTOMER

5.1. Factors Affecting Purchasing Decision

5.2. Challenges Faced by Customers Post Health Insurance Plans

5.3. Preferred Mode of Purchase

### 6. GLOBAL HEALTH INSURANCE MARKET OUTLOOK

6.1. Market Size & Forecast

6.1.1. By Value

6.2. Market Share & Forecast

6.2.1. By Type of Insurance Provider (Public, Private, Standalone Health Insurers)

6.2.2. By Type of Coverage (Individual v/s Family)

6.2.3. By Term of Coverage (Term v/s Lifetime)

6.2.4. By Mode of Purchase (Direct Company Representatives, Online Portal, Insurance Agent)

6.2.5. By End Users (Minors, Adults, Senior Citizens)

6.2.6. By Company (2020)

6.2.7. By Region

6.3. Market Map

### 7. NORTH AMERICA HEALTH INSURANCE MARKET OUTLOOK

7.1. Market Size & Forecast

7.1.1. By Value

7.2. Market Share & Forecast

7.2.1. By Type of Insurance Provider

7.2.2. By End Users

7.2.3. By Country



- 7.3. North America: Country Analysis
  - 7.3.1. United States Health Insurance Market Outlook
    - 7.3.1.1. Market Size & Forecast
      - 7.3.1.1.1. By Value
    - 7.3.1.2. Market Share & Forecast
      - 7.3.1.2.1. By Type of Insurance Provider
      - 7.3.1.2.2. By End Users
  - 7.3.2. Mexico Health Insurance Market Outlook
    - 7.3.2.1. Market Size & Forecast
      - 7.3.2.1.1. By Value
    - 7.3.2.2. Market Share & Forecast
      - 7.3.2.2.1. By Type of Insurance Provider
      - 7.3.2.2.2. By End Users
  - 7.3.3. Canada Health Insurance Market Outlook
    - 7.3.3.1. Market Size & Forecast
      - 7.3.3.1.1. By Value
    - 7.3.3.2. Market Share & Forecast
      - 7.3.3.2.1. By Type of Insurance Provider
      - 7.3.3.2.2. By End Users

## **8. ASIA-PACIFIC HEALTH INSURANCE MARKET OUTLOOK**

- 8.1. Market Size & Forecast
  - 8.1.1. By Value
- 8.2. Market Share & Forecast
  - 8.2.1. By Type of Insurance Provider
  - 8.2.2. By End Users
  - 8.2.3. By Country
- 8.3. Asia-Pacific: Country Analysis
  - 8.3.1. China Health Insurance Market Outlook
    - 8.3.1.1. Market Size & Forecast
      - 8.3.1.1.1. By Value
    - 8.3.1.2. Market Share & Forecast
      - 8.3.1.2.1. By Type of Insurance Provider
      - 8.3.1.2.2. By End Users
  - 8.3.2. India Health Insurance Market Outlook
    - 8.3.2.1. Market Size & Forecast
      - 8.3.2.1.1. By Value
    - 8.3.2.2. Market Share & Forecast

- 8.3.2.2.1. By Type of Insurance Provider
- 8.3.2.2.2. By End Users
- 8.3.3. Japan Health Insurance Market Outlook
  - 8.3.3.1. Market Size & Forecast
    - 8.3.3.1.1. By Value
  - 8.3.3.2. Market Share & Forecast
    - 8.3.3.2.1. By Type of Insurance Provider
    - 8.3.3.2.2. By End Users
- 8.3.4. South Korea Health Insurance Market Outlook
  - 8.3.4.1. Market Size & Forecast
    - 8.3.4.1.1. By Value
  - 8.3.4.2. Market Share & Forecast
    - 8.3.4.2.1. By Type of Insurance Provider
    - 8.3.4.2.2. By End Users
- 8.3.5. Australia Health Insurance Market Outlook
  - 8.3.5.1. Market Size & Forecast
    - 8.3.5.1.1. By Value
  - 8.3.5.2. Market Share & Forecast
    - 8.3.5.2.1. By Type of Insurance Provider
    - 8.3.5.2.2. By End Users

## **9. EUROPE HEALTH INSURANCE MARKET OUTLOOK**

- 9.1. Market Size & Forecast
  - 9.1.1. By Value
- 9.2. Market Share & Forecast
  - 9.2.1. By Type of Insurance Provider
  - 9.2.2. By End Users
  - 9.2.3. By Country
- 9.3. Europe: Country Analysis
  - 9.3.1. Germany Health Insurance Market Outlook
    - 9.3.1.1. Market Size & Forecast
      - 9.3.1.1.1. By Value
    - 9.3.1.2. Market Share & Forecast
      - 9.3.1.2.1. By Type of Insurance Provider
      - 9.3.1.2.2. By End Users
  - 9.3.2. United Kingdom Health Insurance Market Outlook
    - 9.3.2.1. Market Size & Forecast
      - 9.3.2.1.1. By Value

- 9.3.2.2. Market Share & Forecast
  - 9.3.2.2.1. By Type of Insurance Provider
  - 9.3.2.2.2. By End Users
- 9.3.3. France Health Insurance Market Outlook
  - 9.3.3.1. Market Size & Forecast
    - 9.3.3.1.1. By Value
  - 9.3.3.2. Market Share & Forecast
    - 9.3.3.2.1. By Type of Insurance Provider
    - 9.3.3.2.2. By End Users
- 9.3.4. Italy Health Insurance Market Outlook
  - 9.3.4.1. Market Size & Forecast
    - 9.3.4.1.1. By Value
  - 9.3.4.2. Market Share & Forecast
    - 9.3.4.2.1. By Type of Insurance Provider
    - 9.3.4.2.2. By End Users
- 9.3.5. Spain Health Insurance Market Outlook
  - 9.3.5.1. Market Size & Forecast
    - 9.3.5.1.1. By Value
  - 9.3.5.2. Market Share & Forecast
    - 9.3.5.2.1. By Type of Insurance Provider
    - 9.3.5.2.2. By End Users
- 9.3.6. Netherlands Health Insurance Market Outlook
  - 9.3.6.1. Market Size & Forecast
    - 9.3.6.1.1. By Value
  - 9.3.6.2. Market Share & Forecast
    - 9.3.6.2.1. By Type of Insurance Provider
    - 9.3.6.2.2. By End Users

## **10. SOUTH AMERICA HEALTH INSURANCE MARKET OUTLOOK**

- 10.1. Market Size & Forecast
  - 10.1.1. By Value
- 10.2. Market Share & Forecast
  - 10.2.1. By Type of Insurance Provider
  - 10.2.2. By End Users
  - 10.2.3. By Country
- 10.3. South America: Country Analysis
  - 10.3.1. Brazil Health Insurance Market Outlook
    - 10.3.1.1. Market Size & Forecast

- 10.3.1.1.1. By Value
- 10.3.1.2. Market Share & Forecast
  - 10.3.1.2.1. By Type of Insurance Provider
  - 10.3.1.2.2. By End Users
- 10.3.2. Argentina Health Insurance Market Outlook
  - 10.3.2.1. Market Size & Forecast
    - 10.3.2.1.1. By Value
  - 10.3.2.2. Market Share & Forecast
    - 10.3.2.2.1. By Type of Insurance Provider
    - 10.3.2.2.2. By End Users
- 10.3.3. Colombia Health Insurance Market Outlook
  - 10.3.3.1. Market Size & Forecast
    - 10.3.3.1.1. By Value
  - 10.3.3.2. Market Share & Forecast
    - 10.3.3.2.1. By Type of Insurance Provider
    - 10.3.3.2.2. By End Users

## **11. MIDDLE EAST AND AFRICA HEALTH INSURANCE MARKET OUTLOOK**

- 11.1. Market Size & Forecast
  - 11.1.1. By Value
- 11.2. Market Share & Forecast
  - 11.2.1. By Type of Insurance Provider
  - 11.2.2. By End Users
  - 11.2.3. By Country
- 11.3. MEA: Country Analysis
  - 11.3.1. Saudi Arabia Health Insurance Market Outlook
    - 11.3.1.1. Market Size & Forecast
      - 11.3.1.1.1. By Value
    - 11.3.1.2. Market Share & Forecast
      - 11.3.1.2.1. By Type of Insurance Provider
      - 11.3.1.2.2. By End Users
  - 11.3.2. UAE Health Insurance Market Outlook
    - 11.3.2.1. Market Size & Forecast
      - 11.3.2.1.1. By Value
    - 11.3.2.2. Market Share & Forecast
      - 11.3.2.2.1. By Type of Insurance Provider
      - 11.3.2.2.2. By End Users
  - 11.3.3. South Africa Health Insurance Market Outlook

- 11.3.3.1. Market Size & Forecast
  - 11.3.3.1.1. By Value
- 11.3.3.2. Market Share & Forecast
  - 11.3.3.2.1. By Type of Insurance Provider
  - 11.3.3.2.2. By End Users
- 11.3.4. Kuwait Health Insurance Market Outlook
  - 11.3.4.1. Market Size & Forecast
    - 11.3.4.1.1. By Value
  - 11.3.4.2. Market Share & Forecast
    - 11.3.4.2.1. By Type of Insurance Provider
    - 11.3.4.2.2. By End Users

## **12. MARKET DYNAMICS**

- 12.1. Drivers
- 12.2. Challenges

## **13. MARKET TRENDS & DEVELOPMENTS**

## **14. COMPETITIVE LANDSCAPE**

- 14.1. UnitedHealth Group
- 14.2. Anthem, Inc
- 14.3. CVS Health
- 14.4. Cigna Corporation
- 14.5. Allianz Group
- 14.6. Axa S.A.
- 14.7. Munich Re Group
- 14.8. Ping An Insurance (Group) Company of China, Ltd.
- 14.9. Zurich Insurance Group

## **15. STRATEGIC RECOMMENDATIONS**

## **16. ABOUT US & DISCLAIMER**

## List Of Figures

### LIST OF FIGURES

Figure 1: Global Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 2: Global Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 3: Global Health Insurance Market Share, By Type of Coverage, By Value, 2016-2026F

Figure 4: Global Health Insurance Market Share, By Term of Coverage, By Value, 2016-2026F

Figure 5: Global Health Insurance Market Share, By Mode of Purchase, By Value, 2016-2026F

Figure 6: Global Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 7: Global Health Insurance Market Share, By Company, By Value, 2020

Figure 8: Global Health Insurance Market Share, By Region, By Value, 2020-2026F

Figure 9: Global Health Insurance Market Map, By End Users, Market Size (USD Billion) & Growth Rate (%), 2020

Figure 10: Global Health Insurance Market Map, By Region, Market Size (USD Billion) & Growth Rate (%), 2020

Figure 11: North America Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 12: North America Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 13: North America Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 14: North America Health Insurance Market Share, By Country, By Value, 2020-2026F

Figure 15: United States Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 16: United States Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 17: United States Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 18: Canada Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 19: Canada Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 20: Canada Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 21: Mexico Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 22: Mexico Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 23: Mexico Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 24: Europe Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 25: Europe Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 26: Europe Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 27: Europe Health Insurance Market Share, By Country, By Value, 2020-2026F

Figure 28: Germany Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 29: Germany Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 30: Germany Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 31: United Kingdom Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 32: United Kingdom Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 33: United Kingdom Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 34: France Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 35: France Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 36: France Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 37: Italy Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 38: Italy Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 39: Italy Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 40: Spain Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 41: Spain Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 42: Spain Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 43: Netherlands Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 44: Netherlands Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 45: Netherlands Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 46: Asia-Pacific Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 47: Asia-Pacific Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 48: Asia-Pacific Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 49: Asia-Pacific Health Insurance Market Share, By Country, By Value, 2020-2026F

Figure 50: China Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 51: China Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 52: China Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 53: Japan Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 54: Japan Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 55: Japan Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 56: South Korea Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 57: South Korea Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 58: South Korea Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 59: Australia Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 60: Australia Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 61: Australia Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 62: India Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 63: India Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 64: India Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 65: South America Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 66: South America Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 67: South America Health Insurance Market Share, By End Users, By Value, 2016-2026F



Figure 68: South America Health Insurance Market Share, By Country, By Value, 2020-2026F

Figure 69: Brazil Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 70: Brazil Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 71: Brazil Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 72: Argentina Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 73: Argentina Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 74: Argentina Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 75: Colombia Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 76: Colombia Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 77: Colombia Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 78: Middle East & Africa Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 79: Middle East & Africa Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 80: Middle East & Africa Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 81: Middle East & Africa Health Insurance Market Share, By Country, By Value, 2020-2026F

Figure 82: South Africa Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 83: South Africa Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 84: South Africa Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 85: UAE Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 86: UAE Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 87: UAE Health Insurance Market Share, By End Users, By Value, 2016-2026F

Figure 88: Saudi Arabia Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 89: Saudi Arabia Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 90: Saudi Arabia Health Insurance Market Share, By End Users, By Value,

2016-2026F

Figure 91: Kuwait Health Insurance Market Size, By Value (USD Billion), 2016-2026F

Figure 92: Kuwait Health Insurance Market Share, By Type of Insurance Provider, By Value, 2016-2026F

Figure 93: Kuwait Health Insurance Market Share, By End Users, By Value, 2016-2026F

## I would like to order

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